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Message:

3 February 2006

Dear Sir or Madam:

Please enter the attached Amendment D in Appl. # 10/032,535, and forward to Examiner Timothy Harbeck in GAU 3628 as soon as possible. If you have any questions, please call me at 410-628-7770.

Best regards,

John Galbreath

#46,718



In the United States Patent and Trademark Office

Serial Number: 10/032,535 Appn. Filed: 01/02/2002 Applicant(s): John Shaw et al.

Appn. Title: Method and System for Facilitating Secure Transactions

Examiner/GAU: Harbeck, Timothy / 3628

Amendment D

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir or Madam:

In response to the Office Action dated January 27, 2006, and in accordance with the discussion in Applicant's February 15, 2006 interview with the Examiner, Applicant requests that the application be amended as follows: